Case 20-20812-JAD Doc 15 Filed 07/03/20 Entered 07/04/20 00:45:00 Desc Imaged

Certificate of Notice Page 1 of 4		
Information to identify the case:		
Debtor 1 Debtor 2 (Spouse, if filing)	Timothy J. Thiem	Social Security number or ITIN xxx-xx-5579
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20–20812–JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy J. Thiem aka Timothy James Thiem, aka Tim Thiem

7/1/20

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court Western District of Pennsylvania

In re: Timothy J. Thiem Debtor

Case No. 20-20812-JAD Chapter 7

TOTALS: 1, * 0, ## 0

CERTIFICATE OF NOTICE

District/off: 0315-2 User: admin Page 1 of 2 Date Rcvd: Jul 01, 2020 Form ID: 318 Total Noticed: 19

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 03, 2020.
                                        1067 School Hill Rd, P.O. Box 62,
db
                  +Timothy J. Thiem,
                                                                                    Larimer, PA 15647-0062
                                                                             Tampa, FL 33630-3495
15210442
                 +ACME FCU,
                               Cardmember Services, PO Box 30495,
                 +Allegheny Health Network Physicians, P.O. Box 645266,
15210443
                                                                                      Pittsburgh, PA 15264-5250
                                                                Sauk Rapids, MN 56379-0610
                 +Alltran Financial, LP, F.O. BOX 511,
+Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 631/9-0441
Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
                #+Alltran Financial, LP, P.O. Box 610,
15210444
15210446
15210453
                   San Diego, CA 92108-3007
15210456
                  +United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206,
                                                                                            Toledo, OH 43614-1501
                  Weltman, Weinberg & Reis Co., LPA,
                                                             436 7th Ave Ste 2500,
                                                                                        Pittsburgh, PA 15219-1842
15210457
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:23 Pennsylvania Dept. of Revenue
                                                                                               Pennsylvania Dept. of Revenue,
                                                                  ATTN: BANKRUPTCY DIVISION,
                   Department 280946, P.O. Box 280946,
                   Harrisburg, PA 17128-0946
15210445
                 +EDI: BANKAMER.COM Jul 02 2020 08:53:00
                                                                    Bank of America,
                                                                                        4909 Savarese Circle,
                 Fl1-908-01-50, Tampa, FL 33634-2413
+EDI: WFNNB.COM Jul 02 2020 08:53:00
15210447
                                                                 Comenity Bank,
                                                                                  Attn: Bankruptcy,
                                                                                                            Po Box 182273,
                   Columbus, OH 43218-2273
15210448
                  +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 02 2020 06:02:29
                   Credit Management Company,
                                                    2121 Noblestown Road, Pittsburgh, PA 15205-3956
                 +EDI: DISCOVER.COM Jul 02 2020 08:53:00
15210449
                                                                    Discover Financial,
                                                                                            Attn: Bankruptcy,
                  Po Box 3025, New Albany, OH 43054-3025
EDI: IRS.COM Jul 02 2020 08:53:00 Into
                                                              Internal Revenue Service,
15210450
                                                                                             PO Box 7346,
                   Philadelphia, PA 19101-7346
15210451
                 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 02 2020 06:02:06
                                                                                                    Keybank,
                   Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
                  +E-mail/Text: bncnotices@becket-lee.com Jul 02 2020 06:00:25
15210452
                                                                                            Kohls/Capital One,
                   Attn: Credit Administrator, Po Box 3043,
                                                                       Milwaukee, WI 53201-3043
15210454
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:23
                   Pennsylvania Department of Revenue,
                                                               Bankruptcy Division,
                                                                                          PO Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: bankruptcyteam@quickenloans.com Jul 02 2020 06:02:24
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-190
+E-mail/Text: BKRMailOps@weltman.com Jul 02 2020 06:02:00 Weltr
15210455
                                                                                                    Ouicken Loans.
                                                                      Detroit, MI 48226-1906
15210458
                                                                                         Weltman, Weinberg & Reis Co., LPA,
                    323 W. Lakeside Ave., Ste. 200, Cleveland, OH 44113-1009
                                                                                                           TOTAL: 11
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
                  Quicken Loans Inc.
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below: James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com

Mark G. Moynihan on behalf of Debtor Timothy J. Thiem mark@moynihanlaw.net, moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

TOTAL: 4